

TAOP TRICARE Advanced Course 2010

Debt Collection Assistance Officer (DCAO)





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Objectives



- ☐ **Defense Appropriations Act of 1993 (AKA: Balance Billing Act)**
- ☐ **Assisting Beneficiaries**



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Defense Appropriations Act of 1993

(Balance Billing Act)



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Balance Billing Act



- ☐ Limits maximum amount a provider can legally bill a beneficiary to no more than 115% of CMAC
- ☐ Applies to non-participating providers;
 - Providers who accept assignment on the claims form cannot later revoke or cancel the decision.
 - Non-network providers may choose to participate case-by-case
- ☐ Network providers and participating providers (providers accepting assignment) are prohibited from balance billing.
- ☐ Does not apply overseas
 - The TRICARE allowed amount overseas is the billed amount. (Except Panama and the Philippines)



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Balance Billing Act



- ☐ Responsible for paying the 15% above CMAC:
 - ADFMs (Prime and Standard)
 - Retirees & eligible family members (Prime & Standard)
 - TRS enrollees
 - TAMP eligible beneficiaries to include the former ADSM (Prime & Standard)

- ☐ Not responsible for paying the 15% above CMAC:
 - ADSMs
 - Activated National Guard & Reservists



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Assisting Beneficiaries



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Assisting Beneficiaries



- ❑ Beneficiaries become aware of billing/debt collection issues when
 - Provider is billing the beneficiary for the difference between the billed amount and what TRICARE allowed
 - Beneficiary is reimbursed by TRICARE less than what they paid to the provider (Standard benees: After deductible/cost-shares have been applied)
 - Beneficiary is contacted by a collection agency;
 - Beneficiary notices derogatory information on their credit report.
- ❑ Collect as much information as possible before starting
 - Bills/Invoices/Statements from the Provider
 - Verification of debt (collection notice)
 - EOB
 - Credit Report
 - Provider and collection agency contact information



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Assisting Beneficiaries

☐ Network or participating Provider

- Contact the provider – Explain that per the BBA it is illegal to bill the Beneficiary for more than what TRICARE allowed
- Request the Provider send the beneficiary a statement showing a zero balance.
- If Provider refuses to stop billing actions, contact WPS; they will send the Provider a letter concerning the BBA provisions & consequences for failing to abide
- If Provider continues to refuse, the Beneficiary or DCAO can contact TMA's fraudline; Program Integrity will investigate & take action



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Assisting Beneficiaries



☐ Non-participating Provider

- Contact the Provider – Explain BBA provisions and the 15% above CMAC rate that can be billed to non-ADSMs
- Request Provider to reimburse any portion above 115% of CMAC for non-ADSMs & any portion above what TRICARE allowed for ADSMs
- Request Provider send Beneficiary a statement showing 0 balance
- If Provider refuses to reimburse the beneficiary, contact WPS; they will send a letter explaining BBA provisions & the consequences for failing to abide
 - *WPS will also calculate any payment over the CMAC rate the provider can legally collect*
- Further refusal by Provider should be reported to TMA's fraudline



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Assisting Beneficiaries

- ☐ If already involved, request collection agencies to halt collection actions until the debt issue has been resolved
- ☐ Once resolved
 - Verify the provider has stopped collection actions and the account has been settled (Request zero balance statement)
 - Request provider to notify the collection agency
 - Verify w/ Provider and/or collection agency that all related derogatory information has been removed from beneficiary's credit report
 - *Also verify on actual credit report*



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Reporting Fraud & Abuse



☐ TMA's Fraudline:

- North Region: 1-877-874-2273
- South Region: 1-800-444-5445
- West Region: 1-888-874-9378
- fraudline@tma.osd.mil.
- Fax: (303) 676-3981
- TRICARE Management Activity
Attn: Program Integrity
16401 East Centretech Parkway
Aurora, Colorado 80011-9066



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Things to Remember

- ☐ Ultimately it's the beneficiary's responsibility to resolve collection actions
 - TRICARE/Gov't will not provide legal counsel & will not pay for attorneys' fees, court costs, collection agency fees, accrued interest, late charges, etc.
- ☐ Do not provide debt collection assistance for care/services not covered under TRICARE
- ☐ Keep track of all correspondence between parties
 - ART would be great for this ;)



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References & Resources

- ❑ TRICARE Operations Manual 6010.56-M, February 1, 2008; Chapter 11, Section 10 Collection Actions Against Beneficiaries
- ❑ TRICARE Operations Manual 6010.56-M, February 1, 2008; Chapter 13, Section 6 Provider Exclusions, Suspensions, And Terminations
- ❑ TRICARE Operations Manual 6010.56-M, February 1, 2008; Chapter 13, Addendum A Figures
- ❑ Customer Service Community
<http://www.tricare.mil/customerservicecommunity/resources.aspx>
– NOT A BENEFICIARY RESOURCE!



DCAO Questions

